Edge Act Corporations Engaged in Banking

Total Assets, Deposits, Clearing Balances, and Business Loans in Each Edge Office on 12/31/82

(in thousands of dollars)

Edges Listed Alphabetically

(Totals in Boldface)

Name of Edge Act Corporation Name of Parent Bank	Location of Office(s)	Office Type: H=Head Office B=Branch	Total Assets	Total Deposits	Clearing Balances (a)	Ratio of Clearing Bal. to Total Dep.	Total Business Loans	Date Operations Began
ABN Bank International USA Inc.	Chicago	H	5,430	0	0	0.00	0	12/1/80
Algemene Bank Nederland, Amsterdam	Houston	B	14,009	8,729	20	0.23	1,985	12/1/80
	Miami	B	.....	.....	.....	.....	.....	9/1/82
		3	**19,439**	**8,729**	**20**	**0.23**	**1,985**	
Allied Bank International	New York	H	224,956	168,519	18,110	10.75	87,379	10/4/68
Allied Int'l Bancorp., Inc., Wilmington, Del.(b)	London, U.K.	B	.....	.....	.....	.....	.....	6/30/72
	Nassau	B	.....	.....	.....	.....	.....	6/30/72
		3	**738,560c**	**670,067c**	**18,110#**	**10.75#**	**87,379#**	
American Security Bank International American Security Bank NA, Washington, D.C.	Miami	H	2,403	612	579	94.61	0	7/1/80
AmSouth Bank International	Birmingham	H	2,510	0	0	0	0	10/26/81
AmSouth Bank NA, Birmingham, Ala. and	Mobile	B	2,868	623	0	0	161	10/26/81
American National Bank & Trust Co., Mobile		2	**5,378**	**623**	**0**	**0**	**161**	
Banco Cafetero International Corp.	New York	H	108,092	76,112	1,343	1.76	7,204	2/25/82
Banco Cafetero, Bogota, Colombia	Miami	B	.....	.....	.....	.....	.....	1/20/83
Banco de Bogota International Corp. Banco de Bogota, Colombia	Miami	H	10,832	8,333	77	0.92	1,600	9/15/80
Banco del Pacifico International Banco del Pacifico, Guayaquil, Ecuador	Miami	H	4,056	992	0	0.00	0	11/22/82
Banco de Santander International Inc. Banco de Santander, Spain	Miami	H	249,641	236,394	785	0.33	7,417	2/19/80
Banco de Venezuela International	Miami	H	121,504	94,578	0	0.00	50	7/6/81
Banco de Venezuela, Caracas	New York	B	4,791	4,356	0	0.00	0	3/29/82
		2	**126,295**	**98,934**	**0**	**0.00**	**50**	
Banco Latino International Banco Latino, Caracas, Venezuela	Miami	H	.....	.....	.....	.....	.....	1/10/83
Banco Real International Inc.	Chicago	H	8,874	61	0	0.00	5,115	5/1/81
Banco Real, Sao Paulo, Brazil	Houston	B	5,869	3,183	947	29.75	2,696	5/1/81
		2	**14,743**	**3,244**	**947**	**29.19**	**7,811**	
BankAmerica International	San Francisco	H	437,945	0	0	0.00	0	11/15/49*
Bank of America NT & SA, San Francisco	Atlanta	B	10,416	2,655	2	0.08	2,615	9/1/81
	Boston	B	7,470	434	12	2.77	3,151	8/17/81
	Chicago	B	292,902	23,096	5,257	22.76	18,043	9/1/80
	Cleveland	B	11,390	494	0	0.00	6,703	12/29/80
	Dallas	B	21,814	810	0	0.00	2,165	12/29/80
	Houston	B	214,484	144,526	246	0.17	23,091	9/1/80
	Miami	B	688,550	649,683	1,813	0.28	26,659	9/1/80
	Miami-Int'l Airport	B	702	0	0	0.00	0	11/1/82
	Minneapolis	B	4,136	74	0	0.00	0	12/29/80
	New York	B	4,135,101	2,227,840	432,107	19.40	345,502	9/1/80
	St. Louis	B	2,018	1,195	0	0.00	1,038	10/1/81
	Seattle	B	65,273	3,696	0	0.00	53,262	12/24/80
	Nassau, Bahamas	B	723,599	707,179	.....	.....	.....	9/1/80
		14	**6,598,800**	**3,761,682**	**439,437**	**11.68**	**482,229**	
Bankers Trust Co. International	Miami	H	81,043	22,236	6,986	31.42	7,958	8/19/74
Bankers Trust Co., New York	Chicago	B	10,966	1,562	508	32.52	7,566	7/22/82
	Houston	B	.....	.....	.....	.....	.....	7/22/82
	Los Angeles	B	152,982	372	176	47.31	6,059	7/22/82
		4	**244,991**	**24,170**	**7,670**	**31.73**	**21,583**	
Bank of Boston International Bank of Boston Corp. (d)	Los Angeles	H	32,414	14,597	206	1.41	11,605	3/18/74
Bank of Boston International South	Miami	H	348,349	301,887	1,904	0.63	24,627	5/15/72
First National Bank, Boston	Dallas	B	6,554	129	0	0.00	0	6/1/81
	Houston	B	158	3	0	0.00	0	11/1/82
	Cayman Islands	B	.....	.....	.....	.....	.....	1/7/82
		4	**355,061**	**302,019**	**1,904**	**0.63**	**24,627**	
Bank of Boston International	New York	H	393,508	356,838	15,970	44.48	62,926	12/31/59
First National Bank, Boston	Chicago	B	1,296	585	0	0.00	721	6/1/81
	Cayman Islands	B	42,710	41,961	0	0.00	8,949	7/3/78
		3	**437,514**	**399,182**	**15,970**	**4.47**	**72,596**	
Bank of Boston Internationals' Totals	.....	8	**824,989**	**715,798**	**18,080**	**2.68**	**108,828**	
Bank of California International	San Francisco	H	8,584	0	0	0.00	0	9/1/66
BanCal Tri-State Corp., San Francisco	New York	B	42,416	31,323	27,019	86.26	10,680	3/16/81
		2	**51,000**	**31,323**	**27,019**	**86.26**	**10,680**	
Bank of Hawaii International Corp. Bancorp Hawaii, Inc., Honolulu	New York	H	.....	.....	.....	.....	.....	12/27/82
Bank of New England International Bank of New England NA, Boston	Miami	H	19,242	14,399	338	2.35	2,682	1/20/66
Bank of New York International Bank of New York	Miami	H	56,576	11,433	81	0.71	7,970	9/25/81
Bank of Tokyo International USA Bank of Tokyo Ltd. (e)	Coral Gables, Fla.	H	5,328	355	28	7.89	296	10/1/82
Banque de Paris et des Pays-Bas International Banque Paribas, Paris	Houston	H	18,407	13,990	0	0.00	1,682	12/4/79
Barclays International Banking Corp. Barclays Bank Plc., London	Houston	H	28,141	249	0	0.00	8,293	9/28/81
BNP International Corp. Banque Nationale de Paris	Houston	H	4,105	1,634	0	0.00	0	8/23/82
Central Cleveland International Bank Central National Bank, Cleveland	New York	H	52,066	27,472	5,433	19.78	26,514	12/27/68
Chase Bank International	Newark, Del.	H	152,616	0	0	0.00	0	1/1/81
Chase Manhattan Bank NA, New York	Atlanta	B	79,083	280	0	0.00	0	4/22/82
	Chicago	B	83,865	2,959	0	0.00	6,764	1/1/81
	Houston	B	108,591	89,972	146	0.16	11,469	1/1/81
	Los Angeles	B	88,823	53,226	1,196	2.25	15,228	1/1/81
	Miami	B	881,423	858,205	1,701	0.20	97,379	1/1/81
	San Francisco	B	.....	.....	.....	.....	.....	1/27/83
		7	**1,394,401**	**1,004,642**	**3,043**	**0.30**	**130,840**	

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(in thousands of dollars)

Edges Listed Alphabetically

(Totals in Boldface)

Name of Edge Act Corporation Name of Parent Bank	Location of Office(s)	Office Type: H=Head Office B=Branch	Total Assets	Total Deposits	Clearing Balances (a)	Ratio of Clearing Bal. to Total Dep.	Total Business Loans	Date Operations Began
Chemical Bank International-North America	Miami	H	546,184	26,193	213	0.81	35,056	9/4/79
Chemical Bank, New York	Chicago	B	99,461	1,294	153	11.82	39,833	8/21/81
	Houston	B	29,495	18	0	0.00	0	8/21/81
	Los Angeles	B	6,155	108	34	31.48	5,082	8/21/81
	San Francisco	B	78,816	8,296	273	3.29	23,889	8/21/81
		5	**760,111**	**35,909**	**673**	**1.87**	**103,860**	
Citibank International	Miami	H	572,896	228,224	6,376	2.79	36,808	5/3/71
Citibank NA, New York	Atlanta	B	1,703	0	0	0.00	0	11/17/80
	Beverly Hills	B	17,565	17,227	0	0.00	866	4/20/81
	Boston	B	3,803	0	0	0.00	0	1/1/81
	Chicago	B	53,157	13,738	0	0.00	6,098	10/1/80
	Cleveland	B	5,311	0	0	0.00	0	12/15/80
	Dallas	B	3,301	0	0	0.00	134	3/9/81
	Honolulu	B	191,216	140,909	0	0.00	13,911	10/1/80
	Houston	B	232,912	105,501	258	0.24	8,117	8/15/80
	Los Angeles	B	3,609	0	0	0.00	0	12/15/80
	Minneapolis	B	128,885	0	0	0.00	11,752	11/14/80
	St. Louis	B	.....	.....	.....	.....	.....	9/19/82
	San Diego	B	.....	.....	.....	.....	.....	9/24/82
	San Francisco	B	419,579	47,956	14,675	30.6	22,901	8/15/80
	Seattle	B	5,141	0	0	0.00	100	11/3/80
		15	**1,639,078**	**553,555**	**21,309**	**3.85**	**100,687**	
Citizens & Southern International Bank	Atlanta	H	21,738	0	0	0.00	0	3/24/69
Citizens & Southern National Bank, Atlanta	Miami	B	115,865	99,521	29,925	30.07	22,089	12/31/81
		2	**137,603**	**99,521**	**29,925**	**30.07**	**22,089**	
Citizens & Southern International Bank	New Orleans	H	19,587	9,913	840	8.47	6,614	3/24/69
Citizens & Southern National Bank, Atlanta								
Citizens & Southern Internationals' Totals	.....	**3**	157,190	109,434	30,765	28.11	28,703	.....
Comind International Banking Corp	Houston	H	5,846	0	0	0.00	951	5/3/82
Banco do Commercio e Industria, Sao Paulo, Brazil								
Connecticut Bank International	New York	H	6,386	1,800	1,194	66.33	1,998	4/4/72
Connecticut Bank & Trust Co. NA, Hartford								
Consolidado International Bank	New York	H	19,853	15,740	711	4.52	250	6/22/81
Banco Consolidado, Caracas, Venezuela								
Continental Bank International	Chicago	H	112,103	1	0	0.00	0	1/2/62*
Continental Illinois NB & T Co., Chicago	Cleveland	B	98	49	5	10.20	0	12/1/81
	Dallas	B	32	0	0	0.00	0	12/31/81
	Houston	B	11,272	521	0	0.00	5,638	9/1/80
	Los Angeles	B	26,600	524	52	9.92	5,790	9/1/80
	Miami	B	81,794	33,723	221	0.66	27,688	9/1/80
	Minneapolis	B	862	1	0	0.00	146	12/1/81
	New York	B	386,995	87,021	64,849	74.52	71,484	9/1/80
	Philadelphia	B	120	7	0	0.00	0	12/1/81
	San Francisco	B	91	1	0	0.00	0	12/1/81
	Seattle	B	61	1	0	0.00	0	12/1/81
		11	**620,028**	**121,849**	**65,127**	**53.45**	**110,746**	
Crocker Bank International	New York	H	121,440	74,127	52,022	70.18	8,804	8/4/67
Midland Bank Plc, London	Chicago	B	(f)	.....	.....	.....	.....	.....
European American Bank International	Miami	H	19,448	7,053	206	2.92	6,059	7/1/81
European American B & T Co., New York	Los Angeles	B	6,169	864	368	42.59	1,577	7/1/81
		2	**25,617**	**7,917**	**574**	**7.25**	**7,636**	
European American Corp.†	Chicago	H	2,299	0	0	0.00	56	3/14/77
European American B & T Co., New York								
European American Edges' Totals	.....	**3**	**27,916**	**7,917**	**574**	**7.25**	**7,692**	
Fidelity International Bank	New York	H	32,799	25,524	21,434	83.98	2,448	3/7/78
Fidelity Bank, Philadelphia								
First Bank International	New York	H	23,802	4,729	4,059	85.83	4,122	12/22/69
First National Bank, Minneapolis	Milwaukee	B	1,866	130	49	37.69	1,004	1/1/82
		2	**25,668**	**4,859**	**4,108**	**84.54**	**5,126**	
First Chicago Intinternational	Chicago	H	47,725	0	0	0.00	0	11/24/80
First National Bank, Chicago	Boston	B	20,581	671	17	2.53	744	12/31/80
	Houston	B	45,878	862	0	0.00	537	12/31/80
	Los Angeles	B	55,768	541	160	29.57	0	12/31/80
	Miami	B	9,484	1,638	0	0.00	8,596	12/19/81
	New York	B	320,744	163,045	66,074	40.50	10,607	1/1/81
	San Francisco	B	87,395	1,214	520	42.83	4,656	12/31/80
		7	**587,575**	**167,971**	**66,771**	**39.75**	**25,140**	
First Interstate International of Calif.	Los Angeles	H	25,058	0	0	0.00	0	1/15/62
First Interstate Bank of Calif., fos Angeles	Chicago	B	37,699	480	0	0.00	3,496	10/1/81
	Houston	B	6,708	765	5	0.65	4,005	1/5/81
	Miami	B	56,640	12,522	214	1.71	7,671	9/15/80
	New York	B	460,073	77,681	74,337	95.70	9,853	6/2/81
		5	**586,178**	**91,448**	**74,556**	**81.53**	**25,025**	
First Maryland International Banking Corp	Baltimore	H	2668	0	0	0.00	0	7/23/81
First National Bank, Baltimore	York, Pa.	B	57	57	9	15.79	0	7/23/81
		2	**2,725**	**57**	**9**	**15.79**	**0**	
First Palm Beach International Bank	Coral Gables, Fla.	H	33,183	27,497	86	0.31	20,815	1/4/82
First Naional Bank, Palm Beach								
First Union International Banking Corp	Charlotte, N.C.	H	2,791	0	0	0.00	0	8/17/81
First Union National Bank, Charlotte	New York	B	5,643	691	173	25.04	453	8/17/81
		2	**8,434**	**691**	**173**	**25.04**	**453**	
First Wisconsin International Bank	New York	H	39,073	12,495	11,748	94.02	0	3/17/72
First Wisconsin National Bank, Milwaukee	Miami	B	1,189	1,189	4	0.34	332	7/1/82
		2	**40,262**	**13,684**	**11,752**	**85.88**	**332**	
Fleet International Bank	New York	H	45,264	8,139	6,592	80.99	542	12/15/78
Fleet National Bank, Providence, R.I.								
			.....	.....	.....	.....	.....	1/4/83
Fuji Bank International Inc	San Francisco	H						
Fuji Bank Ltd., Tokyo								
Girard International Bank	Miami	H	12,758	3,118	0	0.00	68	12/1/69
Girard Bank, Philadelphia (g)	New York	B	26,224	14,163	10,603	74.86	14,065	7/1/82
		2	**38,982**	**17,281**	**10,603**	**61.36**	**14,133**	

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Harris Bank International Corp. Harris Trust & Savings Bank, Chicago	New York	H	47,636	20,932	17,973	85.86	10,350	3/2/71
Hongkong Bank International Hongkong & Shanghai Banking Corp., Hong Kong	Houston	H	2,410	262	0	0.00	0	5/18/82
Indosuez Bank International Compaignie Financiere de Suez, Paris	Houston	H	.....	.....	.....	.....	.....	4/1/83
InterFirst International Corp. InterFirst Bank Dallas NA	New York	H	30,164	6,829	1,755	25.70	2,913	6/21/78
Irving Trust International	Miami	H	211,375	86,865	14,332	16.50	36,274	6/7/72
Irving Trust Co., New York	Atlanta	B	404	128	0	0.00	70	12/28/81
	Chicago	B	2,099	309	0	0.00	0	9/1/81
	Dallas	B	3,836	633	0	0.00	0	10/1/81
	Los Angeles	B	14,441	2,791	111	3.98	6,581	1/1/82
	Cayman Islands	B	102,967	97,400	.....	.....	.....	2/24/81
		6	**335,122**	**188,126**	**14,443**	**7.68**	**42,925**	
Manufacturers Hanover International Banking Corp.	Miami	H	512,331	141,789	2,523	1.78	30,715	2/20/79
Manufacturers Hanover Corp., New York	Atlanta	B	1,061	30	0	0.00	0	8/2/82
	Boston	B	.....	.....	.....	.....	.....	1/3/83
	Chicago	B	138,524	1,906	0	0.00	1,525	1/5/81
	Houston	B	11,002	704	0	0.00	2,746	7/1/81
	Los Angeles	B	115,472	2,059	429	20.84	10,804	2/20/79
	San Francisco	B	163,495	16	0	0.00	0	7/26/82
		7	**941,885**	**146,504**	**2,952**	**2.02**	**45,790**	
Marine Midland International Bank	Miami	H	134,003	113,455	7,239	6.38	11,227	5/29/79
Marine Midland Bank NA, Buffalo, N.Y.(h)	Houston	B	4,648	574	0	0.00	1,070	8/10/81
	Los Angeles	B	9,438	771	60	7.78	2,920	9/14/81
	Cayman Islands	B	102,913	101,234	.....	.....	.....	7/29/81
		4	**251,002**	**216,034**	**7,299**	**3.38**	**15,217**	
Maryland Bank International	Baltimore	H	43,000	0	0	0.00	0	6/9/75
Maryland National Bank, Boston	Tysons Corner, Va.	B	.....	.....	.....	.....	.....	1/1/83
Mellon Bank International Mellon Bank NA, Pittsburgh	New York	H	99,584	56,021	48,080	85.82	13,613	6/12/63
Mercantile International Corp.	St. Louis	H	36,621	391	366	93.61	0	1/1/69
Mercantile Trust Co. NA, St. Louis	New York	B	29,369	205	180	87.80	0	10/15/81
		2	**65,990**	**596**	**546**	**91.61**	**0**	
Morgan Guaranty International Bank	Miami	H	1,263,029	221,576	446	0.20	213,690	2/15/77
Morgan Guaranty Trust Co., New York	Houston	B	148,038	7,095	44	0.62	50,659	6/10/80
	Los Angeles	B	194,530	575	227	39.48	6,766	5/20/81
	San Francisco	B	154,855	2,557	216	8.45	2,999	6/10/80
	Nassau, Bahamas	B	247,536	34,460	0	0.00	29,618	2/2/81
		5	**2,007,988**	**266,263**	**933**	**0.35**	**303,732**	
Natwest USA International Bank National Westminister Bank USA, New York (i)	Miami	H	6,428	602	0	0.00	100	10/13/82
NBA International Banking Corp. National Bank of Alaska, Anchorage	Seattle	H	5,938	440	0	0.00	3,594	6/22/81
NCNB International Banking Corp. NCNB National Bank, Charlotte, N.C.	New York	H	12,260	661	165	24.96	5,247	7/23/73
Northern Trust International Bkng Corp. Northern Trust Co., Chicago	New York	H	71,488	25,148	19,829	78.85	10,970	6/14/68
Norwest International Bank	Minneapolis	H	10,317	846	0	0.00	0	9/20/63
Norwest Bank Minneapolis NA	Miami	B	.....	.....	.....	.....	.....	3/3/83
	New York	B	5,288	866	460	53.12	0	2/1/82
		3	**15,605**	**1,712**	**460**	**26.87**	**0**	
Pan American Bank International Pan American Bank NA, Miami	Miami	H	16,041	8,917	8,917	100.0	0	2/1/82
Philadelphia International Bank	Philadelphia	H	9,277	0	0	0.00	0	1/3/67
Philadelphia National Bank	Los Angeles	B	.....	.....	.....	.....	.....	9/24/82
	New York	B	167,611	164,785	151,011	91.64	1,497	9/24/82
		3	**176,888**	**164,785**	**151,011**	**91.64**	**1,497**	
Pittsburgh International Bank	Pittsburgh	H	14,236	0	0	0.00	0	9/18/64
Pittsburgh National Bank	Los Angeles	B	10,528	905	109	12.04	6,264	1/4/82
	New York	B	31,163	4,752	3,792	79.90	10,752	1/2/80
		3	**55,927**	**5,657**	**3,901**	**68.96**	**17,016**	
Rainier International Bank	Los Angeles	H	36,269	4,431	305	6.88	14,014	10/1/63
Rainier National Bank, Seattle	Portland	B	2,274	2,068	0	0.00	1,966	9/1/81
	Hong Kong	8B	136,638	87,627	96	0.11	75,063	6/30/72j
		10	**175,181**	**92,126**	**401**	**0.43**	**91,043**	
RepublicBank Dallas International	Dallas	H	6,256	0	0	0.00	0	10/26/82
RepublicBank Dallas NA	New York	B	.....	.....	.....	.....	.....	10/26/82
Republic International Bank of New York	Los Angeles	H	17,014	3,126	0	0.00	7,864	12/15/80
Republic National Bank, New York	Beverly Hills	B	.....	.....	.....	.....	.....	9/16/82
		2						
Republic International Bank of New York Republic National Bank, New York	Miami	H	78,855	23,499	140	0.60	9,340	3/1/79
Republic International Banks' Totals	.....	**3**	**95,869**	**26,625**	**140**	**0.53**	**17,204**	
Rhode Island Hospital Trust International RIHT Financial Corp., Providence, R.I.	Miami	H	.....	.....	.....	.....	.....	2/22/83
Riggs International Banking Corp. Riggs National Bank, Washington, D.C.	Miami	H	63,998	51,657	193	0.37	2,949	4/30/81
J. Henry Schroder International Bank J. Henry Schroder Bank & Trust Co., New York (k)	Miami	H	46,444	40,240	591	1.47	5,661	2/13/80
Seattle-First International Bank	Seattle	H	10,700	0	0	0.00	.....	5/13/82
Seattle-First National Bank	Portland	B	463	130	0	0.00	.....	5/13/82
		2	**11,163**	**130**	**0**	**0.00**	.....	

Edge Act Corporations Engaged in Banking

Total Assets, Deposits, Clearing Balances, and Business Loans in Each Edge Office on 12/31/82

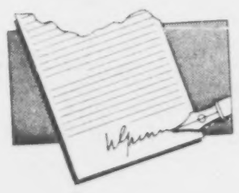
(in thousands of dollars)

Edges Listed Alphabetically

(Totals in Boldface)

Name of Edge Act Corporation Name of Parent Bank	Location of Office(s)	Office Type: H=Head Office B=Branch	Total Assets	Total Deposits	Clearing Balances (a)	Ratio of Clearing Bal. to Total Dep.	Total Business Loans	Date Operations Began
Security Pacific International Bank	Los Angeles	H	70,975	0	0	0.00	0	1/10/67
Security Pacific National Bk, Los Angeles	Chicago	B	24,908	125	82	65.60	37	11/12/80
	Cleveland	B	8,292	574	0	0.00	300	12/22/81
	Houston	B	127,202	12,831	616	4.80	17	7/15/80
	Miami	B	47,043	12,275	792	6.45	839	9/2/80
	Minneapolis	B	11,257	8	0	0.00	0	4/12/82
	New York	B	629,946	66,759	59,756	89.51	24,365	7/15/82
	Seattle	B	124,840	289	60	20.76	0	8/24/81
		8	**1,044,463**	**92,861**	**61,306**	**66.02**	**25,558**	
Shawmut Boston International Banking Corp Shawmut Bank of Boston NA	Miami	H	29,683	14,439	214	1.48	3,875	1/19/81
Skandinaviska Enskilda Banken Int'l Corp	New York	H	245,565	201,256	93	0.05	1,869	5/18/81
Skandinaviska Enskilda Banken, Stockholm	Cayman Islands	B	.....	.....	.....	.....	.....	9/14/81
		2						
Standard Chartered International Standard Chartered Bank Plc, London	Houston	H	7,071	748	31	4.14	3,484	1/2/81
State Street Bank Boston International State Street Bank & Trust Co., Boston	New York	H	44,849	28,272	25,084	88.72	132	11/5/64
Texas Commerce International Bank	Houston	H	11,417	0	0	0.00	0	3/15/82
Texas Commerce Bank NA, Houston	New York	B	147,628	410	5	1.22	0	3/15/82
		2	**159,045**	**410**	**5**	**1.22**	**0**	
Tokyo Bancorp International (Houston)† Bank of Tokyo Ltd.	Houston	H	5,270	995	96	9.65	3,227	9/1/76
Bank of Tokyo Edges' Totals (l)	.....	**2**	**10,598**	**1,350**	**124**	**9.19**	**3,523**	
Union Chelsea International Banking Corp Banco Union Caracas, Venezuela and Union Chelsea Bank, New York	Miami	H	32,698	27,546	1,539	5.59	2,336	11/2/81
Union Planters International Bank	Memphis	H	2,502	0	0	0.00	0	5/3/82
Union Planters National Bank, Memphis	New York	B	3,206	200	97	48.50	0	5/3/82
		2	**5,708**	**200**	**97**	**48.50**	**0**	
Wachovia International Bkng Corp	Winston-Salem	H	9,758	0	0	0.00	0	12/2/65
Wachovia B & T Co. NA, Winston-Salem, N.C.	New York	B	7,944	4,671	2,260	48.38	5,833	7/1/81
		2	**17,702**	**4,671**	**2,260**	**48.38**	**5,833**	
Wells Fargo Bank International	San Francisco	H	50,013	0	0	0.00	0	9/30/64
Wells Fargo Bank NA, San Francisco	Miami	B	173,935	169,007	1,337	0.79	279	5/1/81
	New York	B	234,610	101,723	72,975	71.74	1,187	5/1/81
		3	**458,558**	**270,730**	**74,312**	**27.45**	**1,466**	
Grand Totals	.....	**87 H** **133 B**	**21,971,282**	**9,979,689**	**1,366,840**	**13.70**	**2.010.510**	

(a)—Clearing balances are the sum of demand deposits due foreign governments and official institutions; demand deposits due U.S. commercial banks; and demand deposits due foreign banks. (b)—Parent is an Agreement Corp. and it has 12 common stockholders: (1) American Fletcher NB & T Co., Indianapolis; (2) Centerre Bank NA, St. Louis; (3) Connecticut National Bank, Hartford; (4) Equibank, Pittsburgh; (5) Fidelity Union Bank, Newark; (6) First National Bank, Fort Worth; (7) First National Bank, St. Paul; (8) First Tennessee Bank NA, Memphis; (9) Liberty National B&T Co., Oklahoma City; (10) United Bank of Denver NA; (11) United States National Bank of Oregon, Portland; and (12) Virginia National Bank, Norfolk. The parent, which had $60 million in assets on Dec. 31, is included in the Edge, head office count. (c)—Consolidated total assets and deposits for the Edge and its two foreign branches. (#)—New York head office only. (d)—Parent holding company for First National Bank, Boston. (*)—Original date New York Edge was established. Head office moved to present location in Sept. 1980. (e)—Also owns Tokyo Bancorp International (Houston), an Agreement Corp. (f)—A marketing office with no operations. (†)—An Agreement Corporation. (g)—The bank is a subsidiary of Mellon National Corp., Pittsburgh, the holding company for Mellon Bank NA. Mellon Bank is the parent of Mellon Bank International, New York, a $99.6 million-asset Edge bank. (h)—Its parent, Marine Midland Banks Inc., is owned by Hongkong & Shanghai Banking Corp. (i)—Formerly National Bank of North America, the bank is a subsidiary of National Westminster Bank Plc., London. (j)—Five of the eight branches opened on this date; one opened on in 3/75; one opened 7/76; and the other opened 6/79. (k)—The bank is owned by Schroders Ltd., London. (l)—Sum of Bank of Tokyo International USA and Tokyo Bancorp International.



Have You Commented?

Compiled by Janet M. Schlichting

The following proposals have been issued for comment by federal regulators, government agencies, and other regulatory groups whose rules affect the financial industry. The deadline date precedes each item. A bullet (•) denotes a new proposal that has been added to the listing for the first time.

CASH DISCOUNTS

Oct. 7 — The Federal Reserve Board has requested comment on proposals to find that provisions of New Hampshire and New Jersey state laws governing the offering of cash discounts on the sale of motor fuel are not inconsistent with the Truth in Lending Act and Regulation Z implementing the act and should not be preempted.

The Fed is also asking for comment on its view that these laws are of a type not subject to the Fed's authority to preempt state laws under the Truth in Lending Act.

For futher information, interested parties should contact Gerald Hurst or Lynn Goldfaden, staff attorneys, Division of Consumer and Community Affairs, Board of Governors of the Federal Reserve System, Washington, D.C. 20551.

Comments should refer to Docket R-0477 and should be sent to William W. Wiles, Secretary, Board of Governors of the Federal Reserve System, Washington, D.C. 20551. Comments may be inspected in Room B-1122, 20th Street and Constitution Avenue, N.W., Washington D.C.

EMPLOYEE STOCK OPTIONS

• **Oct. 11 — The Office of the Comptroller of the Currency** is inviting comment on a proposal that would eliminate the current requirements for the Comptroller's approval of employee stock option and stock purchase plans.

Generally, banks must comply with requirements that the office adopted to prevent potential abuses. The Comptroller is now proposing to eliminate the requirements for approval of employee stock option and stock purchase plans.

The Comptroller's office has tentatively concluded that adequate safeguards against abuses exist in the absence of the regulatory requirements.

Comments should be direct to Docket No. 83-38, Communications Division, 3d Floor, Office of the Comptroller of the Currency, 490 L'Enfant Plaza, S.W., Washington, D.C. 20219. Attention: C. Christing Jones.

CHECK CHARGE

• **Oct. 14 — The Federal Reserve Board** seeks comment on a proposal to ammend Regulation J to permit reserve banks to charge for checks that would be presented for collenction to a bank or other depository that is closed on a weekday when the reserve bank is open.

The Fed says the change would affect institutions that chose to close on a weekday as permitted by state law or close on a nonstandard state or local holiday when the reserve bank is open for business.

The proposed change in Regulation J would eliminate the created float by charging the accounts of the closed institutions for the checks that would have been presented if the institution were open or — at the option of the closed institution — charge for the value of the float associated with such checks.

Comments should be addressed to William W. Wiles, Secretary, Board of Governors of the Federal Reserve System, Washington, D.C. 20551.

COMPUTER STANDARDS

Oct. 17 — The American Standard's X3 Committee on Information Processing Systems is inviting comments on a draft standard for the COBOL programming language.

The standard is designed to promote a high degree of machine independence for COBOL programs to "permit their use of a variety of automatic data processing systems," the committee says.

Comments received by the deadline will be considered and answered.

The committee also requests comments from those who object to the approval of the proposal as an American National Standard.

To obtain the proposed standards or to submit comments, write to X3 Secretariat, Computer and Business Equipment Manufacturers Association, 311 First Street, N.W., Suite 500, Washington, D.C. 20001.

A copy of comments submitted should also be sent to the Board of Standards Review, American National Standards Institute, 1430 Broadway, New York, 10018. ■

Geographic Breakdown of Edge Corporation Offices

Listed Alphabetically Within City with Total Assets on 12/31/82

	Total Assets ($000)
ALABAMA	
Birmingham	
1. AmSouth Bank International (H)	$ 2,510
Mobile	
1. AmSouth Bank International (B)	2,868
CALIFORNIA	
Beverly Hills	
1. Citibank International (B)	17,565
2. Republic International Bank of New York (B,a)	N.A.
Los Angeles	
1. Bankers Trust Co. International (B,a)	152,982
2. Bank of Boston International (H)	32,414
3. Chase Bank International (B)	88,823
4. Chemical Bank International-North America (B)	6,155
5. Citibank International (B)	232,912
6. Continental Bank International (B)	26,600
7. European American Bank International (B)	6,169
8. First Chicago International (B)	55,768
9. First Interstate International of California (H)	25,058
10. Irving Trust International (B,a)	14,441
11. Manufacturers Hanoer International Banking Corp. (B)	115,472
12. Marine Midland International Bank (B)	9,438
13. Morgan Guaranty International Bank (B)	194,530
14. Philadelphia International Bank (B,a)	N.A.
15. Pittsburgh International Bank (B,a)	10,528
16. Rainier International Bank (H)	36,269
17. Republic International Bank of New York (H)	17,014
18. Security Pacific International Bank (H)	70,975
San Diego	
1. Citibank International (B,a)	-----
San Francisco	
1. BankAmerica International (H)	437,945
2. Bank of California International (H)	8,584
3. Chase Bank International (B,c)	-----
4. Chemical Bank International-North America (B)	78,816
5. Citibank International (B)	419,579
6. Continental Bank International (B)	91
7. First Chicago International (B)	87,395
8. Fuji Bank International Inc. (H,c,f)	-----
9. Manufacturers Hanover International Banking Corp. (B,a)	163,495
10. Morgan Guaranty International Bank (B)	154,855
11. Wells Fargo Bank International (H)	50,013
DELAWARE	
Newark	
1. Chase Bank International (H)	152,616
Wilmington	
1. Allied International Bancorp., Inc. (H,g,p)	60,802
FLORIDA	
Coral Gables	
1. Bank of Tokyo International USA (H,a,f)	5,328
2. First Palm Beach International Bank (H,a)	33,183
Miami	
1. ABN Bank International USA (B,a,f)	N.A.
2. American Security Bank International (H)	2,403
3. Banco Cafetero International Corp. (B,c,f)	-----
4. Banco de Bogota International Corp. (H,f)	10,832
5. Banco del Pacifico International (H,a,f)	4,056
6. Banco de Santander International Inc. (H,f)	249,641
7. Banco de Venezuela International (H,f)	121,504
8. Banco Latino International (H,c,f)	-----
9. BankAmerica International (B)	668,550
10. BankAmerica International-International Airport (B,a)	702
11. Bankers Trust Co. International (H)	81,043
12. Bank of Boston International South (H)	348,349
13. Bank of New England International (H)	19,242
14. Bank of New York International (H)	56,576
15. Chase Bank International (B)	881,423
16. Chemical Bank International-North America (H)	546,184
17. Citibank International (H)	572,896
18. Citizens & Southern International Bank (B)	115,865
19. Continental Bank International (B)	81,794
20. European American Bank International (H,f)	19,448
21. First Chicago International (B)	9,484
22. First Interstate International of California (B)	56,640
23. First Wisconsin International Bank (B,a)	1,189
24. Girard International Bank (H)	12,758
25. Irving Trust International (H)	211,375
26. Manufacturers Hanover International Banking Corp. (H)	512,331
27. Marine Midland International (H,f)	134,003
28. Morgan Guaranty International Bank (H)	1,263,029
29. Natwest USA International Bank (H,a,f)	6,428
30. Norwest International Bank (B,c)	-----
31. Pan American Bank International (H,a)	16,041
32. Republic International Bank of New York (H)	78,855
33. Rhode Island Hospital Trust International (H,c)	-----
34. Riggs International Banking Corp. (H)	63,998
35. J. Henry Schroder International Bank (H,f)	46,444
36. Security Pacific International Bank (B)	47,043
37. Shawmut Boston International Banking Corp. (H)	29,683
38. Union Chelsea International Banking Corp. (H,f)	32,698
39. Wells Fargo Bank International (B)	173,935
GEORGIA	
Atlanta	
1. BankAmerica International (B)	10,416
2. Chase Bank International (B,a)	79,083
3. Citibank International (B)	1,703
4. Citizens & Southern International Bank (H)	21,738
5. Irving Trust International (B)	404
6. Manufacturers Hanover International Banking Corp. (B,a)	1,061
HAWAII	
Honolulu	
1. Citibank International (B,a)	-----
ILLINOIS	
Chicago	
1. ABN Bank International USA Inc. (H,f)	5,430
2. Banco Real International Inc. (H,f)	8,874
3. BankAmerica International (B)	292,902
4. Bankers Trust Co. International (B,a)	10,966
5. Bank of Boston International (B)	1,296
6. Chase Bank International (B)	83,865
7. Chemical Bank International-North America (B)	99,461
8. Citibank International (B)	53,157
9. Continental Bank International (H)	112,103
10. Crocker Bank International (B,f)	0
11. European American Corp.(H,f,g)	2,299
12. First Chicago International (H)	47,725
13. First Interstate International of Calif. (B)	37,699
14. Irving Trust International (B)	2,099
15. Manufacturers Hanover International Banking Corp. (B)	138,524
16. Security Pacific International Bank (B)	24,908
LOUISIANA	
New Orleans	
1. Citizens & Southern International Bank (H)	19,587
MARYLAND	
Baltimore	
1. First Maryland International Banking Corp. (H)	2,668
2. Maryland Bank International (H)	43,000
MASSACHUSETTS	
Boston	
1. BankAmerica International (B)	7,470
2. Citibank International (B)	3,803
3. First Chicago International (B)	20,581
4. Manufacturers Hanover International Banking Corp. (B,c)	-----
MINNESOTA	
Minneapolis	
1. BankAmerica International (B)	4,136
2. Citibank International (B)	3,609
3. Continental Bank International (B)	862
4. Norwest International Bank (H)	10,317
5. Security Pacific International Bank (B)	11,257
MISSOURI	
St. Louis	
1. BankAmerica International (B)	2,018
2. Citibank International (B)	128,885
3. Mercantile International Corp. (H)	36,621

Geographic Breakdown of Edge Corporation Offices

Listed Alphabetically Within City with Total Assets on 12/31/82

	Total Assets ($000)
NEW YORK	
New York City	
1. Allied Bank International (H)	224,956
2. Banco Cafetero International Corp. (H,a,f)	108,092
3. Banco de Venezuela International (B,a,f)	4,791
4. BankAmerica International (B)	4,135,101
5. Bank of Boston International (H)	393,508
6. Bank of California International (B)	42,416
7. Bank of Hawaii International Corp. (H,a)	-----
8. Central Cleveland International Bank (H)	52,066
9. Connecticut Bank International (H)	6,386
10. Consolidado International Bank (H,f)	19,853
11. Continental Bank International (B)	386,995
12. Crocker Bank International (H,f)	121,440
13. Fidelity International Bank (H)	32,799
14. First Bank International (H)	23,802
15. First Chicago International (B)	320,744
16. First Interstate International of California (B)	460,073
17. First Union International Banking Corp. (B)	5,643
18. First Wisconsin International Bank (H)	39,073
19. Fleet International Bank (H)	45,264
20. Girard International Bank (B,a)	26,224
21. Harris Bank International Corp. (H)	47,636
22. InterFirst International Corp. (H)	30,164
23. Mellon Bank International (H)	99,584
24. Mercantile Bank International Corp. (B)	29,369
25. NCNB Int'l Banking Corp. (H)	12,260
26. Northern Trust International Banking Corp. (H)	71,488
27. Norwest International Bank (B,a)	5,288
28. Philadelphia International Bank (B,a)	167,611
29. Pittsburgh International Bank (B)	31,163
30. RepublicBank Dallas International (B,a)	-----
31. Security Pacific International Bank (B,a)	629,946
32. Skandinaviska Enskilda Banken International Corp. (H,f)	245,565
33. State Street Bank Boston International (H)	44,849
34. Texas Commerce International Bank (B,a)	147,628
35. Union Planters International Bank(B,a)	3,206
36. Wachovia International Banking Corp. (B)	7,944
37. Wells Fargo Bank International (B)	234,610
NORTH CAROLINA	
Charlotte	
1. First Union International Banking Corp. (H)	2,791
Winston-Salem	
1. Wachovia International Banking Corp. (H)	9,758
OHIO	
Cleveland	
1. BankAmerica International (B)	11,390
2. Citibank International (B)	5,311
3. Continental Bank International (B)	98
4. Security Pacific International Bank (B)	8,292
OREGON	
Portland	
1. Rainier International Bank (B)	2,274
2. Seattle-First International Bank (B,a)	463
PENNSYLVANIA	
Philadelphia	
1. Continental Bank International (B)	120
2. Philadelphia International Bank (H)	9,277
Pittsburgh	
1. Pittsburgh International Bank (H)	14,236
York	
1. First Maryland International Banking Corp. (B)	57
TENNESSEE	
Memphis	
1. Union Planters International Bank (H,a)	2,502
TEXAS	
Dallas	
1. BankAmerica International (B)	21,814
2. Bank of Boston International South (B)	6,554
3. Citibank International (B)	3,301
4. Continental Bank International (B)	32
5. Irving Trust International (B)	3,836
6. RepublicBank Dallas International (H,a)	6,256
Houston	
1. ABN Bank Internatinal USA Inc. (B)	14,009
2. Banco Real International, Inc. (B,f)	5,869
3. BankAmerica International (B)	214,484
4. Bankers Trust Co. International (B,a)	N.A.
5. Bank of Boston International South (B,a)	158
6. Banque de Paris et des Pays-Bas International (H,f)	18,407
7. Barclays International Banking Corp. (H,f)	28,141
8. BNP International Corp. (H,a,f)	4,105
9. Chase Bank International (B)	108,591
10. Chemical Bank International-North America (B)	29,495
11. Citibank International (B)	191,216
12. Comind International Banking Corp. (H,a,f)	5,846
13. Continental Bank International (B)	11,272
14. First Chicago International (B)	45,878
15. First Interstate International of California (B)	6,708
16. Hongkong Bank International (H,a,f)	2,410
17. Indosuez Bank International (H,c,f)	-----
18. Manufacturers Hanover International Banking Corp. (B)	11,002
19. Marine Midland International Bank (B,f)	4,648
20. Morgan Guaranty International Bank (B)	148,038
21. Security Pacific International Bank (B)	127,202
22. Standard Chartered International (H,f)	7,071
23. Texas Commerce International Bank (H,a)	11,417
24. Tokyo Bancorp International (Houston) (H,f,g)	5,270
VIRGINIA	
Tysons Corner	
1. Maryland Bank International (B,c)	-----
WASHINGTON	
Seattle	
1. BankAmerica International (B)	65,273
2. Citibank International (B)	5,141
3. Continental Bank International (B)	61
4. NBA International Banking Corp. (H)	5,938
5. Seattle-First International Bank (H,a)	10,700
6. Security Pacific International Bank (B)	124,840
WISCONSIN	
Milwaukee	
1. First Bank International (B,a)	1,866

FOREIGN BRANCHES

BAHAMAS	
Nassau	
1. Allied Bank International (B)	(n)
2. BankAmerica International (B)	723,599
3. Morgan Guaranty International Bank (B)	247,536
CAYMAN ISLANDS	
1. Bank of Boston International (B)	42,710
2. Bank of Boston International South (B,a)	N.A.
3. Irving Trust International (B)	102,967
4. Marine Midland International Bank (B,f)	102,913
5. Skandinaviska Enskilda Banken International Corp. (B,f)	N.A.
HONG KONG	
1. Rainier International Bank (8 B†)	136,638
UNITED KINGDOM	
London	
1. Allied Bank International (B)	(n)

(a)—Office opened in 1982.
(B)—Branch office
(c)—Office opened in 1983
(f)—Foreign bank-owned Edge office (owned either directly by a foreign bank or through its U.S.-owned commercial bank subsidiary)
(g)—An Agreement Corp.
(H)—Head office
(n)— Allied International's Bahamas and London branches combined had approximately $513 million in assets at yearend 1982.
(p)—Parent of Allied Bank International, New York.
†—Total assets for the eight Hong Kong branches.
N.A.—Not available.

Bank of New England, as Trustee of
the L. G. Balfour Foundation, has sold
the business of the L. G. Balfour Company
to L. G. Balfour Company, Inc., a new
company organized by Thomas G. Wyman.

We initiated this transaction, assisted
in the negotiations, and acted as
financial advisor to Bank of New England.

Morgan Guaranty Trust Company *of New York*

October 1983

First Interstate Bancorp
through its wholly-owned subsidiary, First Interstate Bank of Denver, N.A.

has acquired

IntraWest Bank of Denver, N.A.

formerly a wholly-owned subsidiary of

IntraWest Financial Corporation

We initiated this transaction and acted as financial advisor to
First Interstate Bancorp and IntraWest Financial Corporation.

Goldman, Sachs & Co.

New York Boston Chicago Dallas Detroit
Houston Los Angeles Memphis Miami
Philadelphia St. Louis San Francisco
London Hong Kong Tokyo Zurich

Goldman Sachs

September 30, 1983

Edge . . .

Continued from page 1

their domestic Edge bank subsidiaries, via the Edge banks' international banking facilities.

These are some of the findings of the American Banker's fourth annual survey of Edge Act banking.

An Edge Act corporation is a nationally chartered organization established to engage in international banking and investment, under rules established in the 1919 Edge Act.

It can make loans, accept deposits, and provide a wide range of banking services, but all these must be directly related to foreign or international transactions.

The Top 10 Edge Banks

There are 87 Edge Act banks, which have 133 domestic and foreign branches. At the end of 1982, the 10 largest Edge banks had $16.57 billion in assets, or 75.4% of the $21.97 billion in Edge bank assets in all Edge offices, domestic and foreign.

BankAmerica International, San Francisco, again is the largest Edge bank with assets of $6.6 billion on Dec. 31, 1982, compared with $5.1 billion a year earlier.

Morgan Guaranty International Bank, Miami, is now the second largest Edge bank with assets of $2 billion, compared with $1.7 billion a year earlier, when it ranked third.

Morgan surpassed Citibank International, Miami, which is now third with $1.6 billion in assets on Dec. 31. A year earlier, Citibank International ranked second with $1.8 billion.

Chase Bank International, Newark, Del., is now the fourth largest Edge bank with assets of $1.4 billion at yearend 1982, compared with $740 million a year earlier, when it ranked fifth.

Security Pacific International Bank, Los Angeles, dropped to fifth place with $1 billion in assets, compared with $823 million a year earlier, when it ranked fourth.

Manufacturers Hanover International Banking Corp., Miami, with $942 million in assets ranked sixth; Bank of Boston International (the sum of the assets in its Los Angeles, Miami, and New York Edges) was seventh with $825 million; Chemical Bank International-North America, Miami, was eighth with $760 million; Allied Bank International, New York, was ninth with $739 million; and Continental Bank International, Chicago, was 10th with $620 million.

Other Survey Findings

The survey also found that:

- Foreign banks continue to use Edge banking as a vehicle to expand their U.S. presence. There are now 27 foreign-owned Edge banks, compared with 16 at the end of 1981.
- The number of Edge banking offices has doubled since 1980, from 111 at yearend 1980 to 220 on June 1, 1983.
- Miami has surpassed New York as the city with the most Edge bank offices. Miami now has 39 offices and New York has 37. However, New York Edge offices had about $1.8 billion more in assets than the Miami Edge offices.
- Total Edge bank assets in domestic and foreign offices rose $4.15 billion, or 23.4%, to $21.9 billion at yearend 1982, from $17.75 billion at yearend 1981.

Statistical Tables

This year's tabulation contains five tables:

- A summary table listing the 10 largest Edge banks.
- A summary table listing the location of Edge offices.

➤➤ **Edge: Page 36**

Comment Extension For Futures Accounting

STAMFORD, Conn. — The Financial Accounting Standards Board has extended the comment period on its July 14 exposure draft, Accounting for Futures Contracts.

The deadline is now Nov. 11, extended from Oct. 14.

The FASB said the comment period was lengthened because a number of financial institutions and other organizations indicated they needed additional time to develop their comments.

The exposure draft applies to commodity and financial futures contracts.

If adopted as a final statement, it would require changes in the market value of open futures contracts to be recognized as gains or losses in the period of the change, unless a contract qualifies as a hedge of a present exposure or relates to a qualifying anticipated transaction. ■

Comptroller . . .

Continued from page 3

Comptroller's office, to conduct valuations of minority stock holdings in purchase plans.

'See Through' the Written Words

As for possible limits on the use of agents in bank chartering procedures, Comptroller C.T. Conover said in an interview Monday that the idea is to "stop getting charter applications that were prepared by consultants, and having the organizing group be introduced to each other while sitting in the lobby of the deputy comptroller's office, waiting to talk to him about the application."

Mr. Arnold said that the aim of such interviews would be to "see through the words written" in applications and to better screen applicants "primarily for their qualifications, but also their intentions: Do they understand banking and the competitive marketplace they are about to enter? Do they exhibit a good knowledge of that marketplace? How are they going to compete, and why do they think they are going to be successful?"

A formal recommendation, he said, most likely would come by the end of the year as a proposal for public comment.

Mr. Mancusi said agents, who are usually lawyers, economists, or business consultants, receive fees of $10,000 to $50,000 for their services, and they "know the right words to say."

But the Comptroller's office, he said, is more interested in the actual organizers and the chance to "drive home some points" about what would be expected of management.

A similar proposal was considered by the office a few years ago but was rejected, Mr. Arnold said. ■

Edge . . .

Continued from page 34

• A summary table showing the breakdown of Edge assets by city.

• An alphabetical listing of all 87 Edge banks showing the total assets, deposits, clearing balances, business loans, and the date operations began for each Edge banking office.

• A geographical breakdown of Edge offices. Within each city, they are listed alphabetically along with their yearend 1982 assets.

This year, the American Banker used Federal Reserve Board data, which are unconsolidated data for each Edge office. To obtain total assets for each Edge office and all its branches, these data were combined.

Last year, the American Banker surveyed the Edge banks directly and used consolidated data for the Edge banks and their branches. For this reason, the 1982 data are not readily comparable to the 1981 data. ■

Toll Free 800-221-1910 — LEGAL ADVERTISING — 800-221-1910 Toll Free

Auction Notices

B. KOMITO AUCTRS LIC #768450 & S. SPERBER AUCTRS LIC #769437 sell, October 19, 1983 164 Dyckman St NYC 10:30 A.M. 1975 Audi 4 Dr Sdn 8151057127 Re: G. Kazakias: 11:15 A.M. 659 W. 158th St NYC 1974 Buick 4 Dr Sdn 4X39T4Y150631 Re: A. Alsaidi: 11:00 A.M. 651 Edgecombe Ave NYC 1978 Peugeot 4 Dr Sdn 504A932830054 Re: L. Merchant, 1975 Chevrolet 4 Dr Sdn 1N69U51193586 Re: O. Perry: 11:45 A.M. 155 W. 68th St NYC 1979 Toyota 2 Dr Sdn RA42195712 Re: T. Friedland, 1970 Datsun 2 Dr Sdn SPL31131254 Re: C. Campos: 12:15 P.M. 236 W. 60th St NYC 1967 Rolls Royce 4 Dr Sdn SRX1247 Re: M. Fitzmaurice: 12:30 P.M. 700 11th Ave NYC 1976 Buick 4 Dr Sdn 4P69J6H434880 Re: G. Faison: 1:15 P.M. 230 W. 31st St NYC 1976 Porsche 2 Dr Sdn 9116210349 Re: R. Imbruce, 1971 Ford 4 Dr Sdn 1E63H218743 Re: T. Spruill, Jr.: 1:45 P.M. 600 W. 27th St NYC 1980 AMC Jeep J0D93EC0359094 Re: D. James: 2:30 P.M. 500 W. 23rd St NYC 1970 Buick 4 Dr Sdn 435690G115456 Re: R. Moody, 1976 AMC 2 Dr Sdn A6A667A379835 Re: The Chinese Chance, Inc.: 3:00 P.M. Pier 40 Ft. of Houston St NYC 1966 Volvo 4 Dr Subn 40519 Re: J. Jones: 3:30 P.M. 348 Bowery NYC 1967 MG 2 Dr Convt GBE035087 Re: E. Valente, 1974 BMW 4 Dr Sdn 3282021 Re: R. Tawil, 1971 Alfa Romeo 2 Dr Sdn AR1532578 Re: S. Soblick: 4:00 P.M. 321 Bowery NYC 1981 Datsun JN1PB04S4B9261542 Re: E. Clarke

B. KOMITO AUCTRS LIC# 768450 & M. SKOLNICK AUCTRS LIC# 793108 sell, October 19, 1983 242-30 Northern Blvd 10:30 A.M. Queens 1977 Pontiac 2 Dr Sdn 2K57P7P228083 Re: J. Pipia: 11:15 A.M. 251-73 Jamaica Ave Queens 1968 Oldsmobile 2 Dr Sdn 336778G110800 Re: F. Laaly: 11:45 A.M. 188-06 Hillside Ave Queens 1970 Mercedes Benz 4 Dr Sdn 11401012044946 Re: N. Francis: 12:15 P.M. 187-03 Hollis Ave Queens 1973 Chevrolet 2 Dr Sdn 11J47H3T250774 Re: S. Harper: 1:00 P.M. 228-20 Linden Blvd Queens 1974 Chevrolet 2 Dr Sdn 1V77B4U221490 Re: F. Diaz: 1:45 P.M. 131-07 Merrick Blvd. Queens 1969 Pleasure Mate Trailer 691367 Re: R. Rodriguez: 2:15 P.M 130-07 Merrick Blvd. Queens 1972 Ford Pick-Up Truck F10GXM41581 Re: Brother's Auto Parts: 2:45 P.M 140-06 Farmers Blvd. Queens 1975 Audi 4 Dr Sdn 8552027674 Re: D Holloway: 3:15 P.M. 172-42 Baisley Blvd. Queens 1973 Toyota 4 Dr Sdn RT85053183 Re: H. Forster.

FRED REISNER, INC. AUCT'R. Lic. #732421 Sells Oct. 27, 1983 at 9 A.M. at 204 W. 101 St., NYC 1973 Porsche 4732901952 Acct. Royston U. Nero; 4:30 P.M. at 31-01 Northern Blvd., Queens, N.Y. 1977 Suburban Chev. 1L35U7J212052 Acct. Rodolfo Altieri; Sells Oct. 28, 1983 at 10:30 A.M. at 885 E. 149 St., Bronx, N.Y. 1974 Ford Truck X90ZVU31942 Acct. Charles A. George, Jr. On Oct. 27, 1983 at 9:15 A.M. at 411 W. 55th St., NYC 1967 Chev. Chevette 194677S103947 Acct. Theodore Royal.

R. SHONGUT, S. SHURE, Auctioneers, of Jacob Shongut Inc. sell at 84 Bowery, Man. at 10:30 A.M. unredeemed pledges for the following pawnbrokers including all holdovers from previous sales:
Oct. 20, John J. Saver & Co. Inc. 493 Grand St, Bklyn from A19514 of 8/28/79 to B53213 of 2/28/83.

Edward F. Fazio, auctr. sells 9 a.m. 10/14/83 at 603-611 West 129th Street 1973 Cadillac 6D47R3E379495 re: A. Cabrera and 9:30 a.m. 1977 Ford 7W83H243159 re: T. Debasay. Published 10/5, 10/12/83.

Partnership Notices

ERI-SPECTRUM CENTER, L.P., 40 West 57th Street, N.Y.C.-Substance of Cert. of Ltd. Partnership, duly executed by all partners, and filed in the N.Y. Co. Clk's Office, September 29, 1983. Business is to own a limited partnership interest, etc., as provided in Partnership Agreement. General Partner: ERI-Spectrum Center Partners, c/o Eastdil Equities, Inc., 40 West 57th Street, N.Y.C. Limited Partner: Steven A. Karpf, 1% of Profits and Income, 170 East 78th Street, N.Y.C., who has contributed $1. No other property has been contributed by the Limited Partner. The Partnership shall be dissolved, wound up and terminated on the earliest to occur of December 31, 2094 or a sooner event causing the dissolution of the Partnership. The Limited Partner shall not be required to make any additional contributions to the capital of the Partnership. No time has been agreed upon for the return of the capital contribution of the Limited Partner. No assignee of a Limited Partner's interest shall have the right to become a substituted Limited Partner in place of his assignor without the written consent of the General Partner. The General Partner may admit additional Limited Partners. No Limited Partner has priority as to contributions or as to compensation by way of income. The remaining general partners of the General Partner may continue the business on the death, retirement, insanity, bankruptcy, insolvency or dissolution of any other general partner. A Limited Partner has no right to demand and receive property other than cash in return for his contribution.

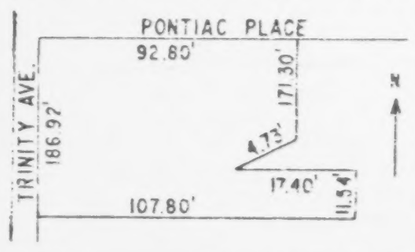
Substance of Certificate of Limited Partnership filed in New York County Clerk's office 9 14 83 duly executed, of VALQUEST PARTNERS #1, Suite 2300, 126 E. 56th St., New York, N.Y. Business: investments. Term: 9 14 83 until 12 31 2010 unless sooner terminated per Partnership Agreement (PA). General Partners (GPs): Valquest Associates, Inc.; Hans G. Jepson, each of 11 Fifth Ave, New York, N.Y. Limited Partners (LPs): Trusts (3) created by agreement dated April 1, 1972 F B O (1) Robert Aron, (2) Peter A. Aron and (3) Jacqueline A. Morrison each residing at suite 2300, 126 E. 56th St., New York, N.Y., each contributing $450,000, each receiving 96% of net profits per PA. LPs may make additional contributions from time to time as may be agreed. No time provision for return of LPs' contributions. LPs may assign interests with consent of GPs provided for in PA. No provision to admit additional LPs. No priority among LPs as to contributions or compensation by way of income. Upon death, retirement or other incapacity of a GP, remaining GP may elect to continue Partnership. No provision for LPs to demand and receive property other than cash in return for contributions.

Foundation Notice

NOTICE
The annual report of **THE ELISA BRICKNER MEMORIAL FUND, INC.** for the calendar year ended December 31, 1982 is available at its principal office located at c/o Hecht & Company P.C., 1500 Broadway, New York, New York 10036 for inspection during regular business hours by any citizen who requests it within 180 days hereof. The Principal Manager of the Foundation is Balfour Brickner.

Notice of Foreclosure

SUPREME COURT - COUNTY OF BRONX, Russtend Realty Corp., Plaintiff against Allen Gold Realty Corp. et al Defendant(s). Pursuant to a judgment of foreclosure and sale, entered herein and dated November 12th, 1982, I, the undersigned Referee, will sell at public auction at the Bronx County Courthouse, 851 Grand Concourse, Bronx, N.Y., in Room 118, Mezannine, on the 19th day of October, 1983, at 10:00 A.M., premises with diagram, briefly described as follows: At the intersection of the east side of Trinity Avenue and the south side of Pontiac Place, being a plot 107.80 feet x 11.54 feet x 17.40 feet x 4.73 feet x 171.30 feet x 92.80 feet and known as 610 Trinity Avenue, Bronx, N.Y.



Approximate amount of lien $292,031.65 with interest and costs. Premises will be sold subject to provisions of filed judgment, Index Number 15752/81. Dated: September 27th, 1983. Ruben Diaz Seise, Referee. Goldberg Weprin & Ustin, Attorney(s) for Plaintiff, 1501 Broadway, New York, N.Y. 10036.

Auction Notice

S. Kirschner, Kenneth Cohen, George Castaldo, auctioneers of The Jewelry Auction Market of America, Inc. sell at 70 Bowery, Man., at 10 A.M., all unredeemed pledges for the following pawnbrokers including all holdovers from previous sales:
On Oct 13th only: Unredeemed pledges of second hand used fur garments, fur trimmed garments, furs, etc., (including pledges held over from previous fur sales) for the following pawnbrokers: Gotham Pledge, Inc., 88 Gramatan Ave., Mt. Vernon, N.Y. from 3759 of May 24, 1982 to 7729 of Feb.8,1983. S & G Gross Co.,Inc., 486 - 8th Ave., Man. from 32225 of Aug.6,1981 to 57032 of Sept.24,1982 Heaney-Koski,Inc., 214 Atlantic Ave.,Bklyn. from 17829 of Jan.4,1983 to 20757 of Mar.21,1983. Lenox Collateral Co., Inc., 367 E.Fordham Rd., Bronx, from 43191 of Aug.7, 1978 to 1731 of Aug.13,1982. Paramount Pawnbrokers, Inc., 933 - 8th Ave., Man., from 65375 of Oct.28,1981 to 90419 of Apr. 13, 1983. United Pledge Society, Inc., 860 - 8th Ave., Man., from 11179 of Oct.2, 1980 to 36650 of Sept. 30, 1982. Washington Pawnbrokers, Inc., 1952 Amsterdam Ave., Man., from 9667 of June 8, 1982 to 17946 of March 8, 1983.

Legal Notices

JUSTICE DEPARTMENT, DRUG ENFORCEMENT ADMINISTRATION.-Case #C1-83-0104 (Gp.5). "Notice is hereby given that on: April 29, 1983 The following items were seized at: the Holiday Inn, 440 West 57th Street, New York, New York for violation of 21 U.S.C. 881: $10,000.00 U.S. Currency. Any person desiring to place the matter in the United States District Court in order to contest the probable cause for this seizure must file with the Special Agent-In-Charge, Drug Enforcement Administration, 555 West 57th Street, Suite 1900, New York, New York 10019, a claim and cost bond of $250.00, with approved surety on or before October 25, 1983. Otherwise, the property will be administratively forfeited pursuant to 19 U.S.C. 1608 and will be disposed of according to law. Interested parties may file petition for remission or mitigation of forfeiture with the Special Agent-In-Charge pursuant to 19 U.S.C. 1618 and 21 C.F.R 1316.71-1316.81.

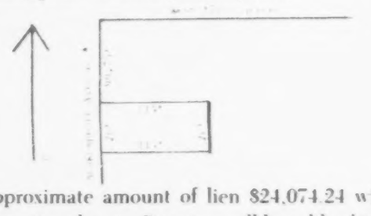
Thomas V. Cash
Associate Special Agent in Charge

JUSTICE DEPARTMENT, DRUG ENFORCEMENT ADMINISTRATION.-Case #CT-83-0168 (9). "Notice is hereby given that on: May 17, 1983 The following items were seized from Luis Mejia, at 91-10 34th Street, Queens, New York for violation of 21 U.S.C. 881: $1,161.00 U.S. Currency. Any person desiring to place the matter in the United States District Court in order to contest the probable cause for this seizure must file with the Special Agent-In-Charge, Drug Enforcement Administration, 555 West 57th Street, Suite 1900, New York, New York 10019, a claim and cost bond of $250.00, with approved surety on or before November 2, 1983. Otherwise, the property will be administratively forfeited pursuant to 19 U.S.C. 1608 and will be disposed of according to law. Interested parties may file petition for remission or mitigation of forfeiture with the Special Agent-In-Charge pursuant to 19 U.S.C. 1618 and 21 C.F.R 1316.71-1316.81.

James B. Beckner
Associate Special Agent in Charge

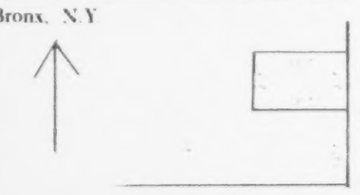
Notices of Foreclosure

SUPREME COURT - COUNTY OF BRONX, Federal National Mortgage Association, Plaintiff against John W. Bowman, et al Defendant(s). Pursuant to a judgment of foreclosure and sale, entered herein and dated September 13th, 1983, I, the undersigned Referee, will sell at public auction at the Bronx County Courthouse, 851 Grand Concourse, Bronx, N.Y., in Room 118, Mezannine, on the 26th day of October, 1983, at 10:30 A.M., premises with diagram, briefly described as follows: On the east side of Shakespeare Avenue, 99.75 feet south of West 170th Street, being a plot 114 feet by 20 feet and known as 1304 Shakespeare Avenue, Bronx, N.Y.



Approximate amount of lien $24,074.24 with interest and costs. Premises will be sold subject to provisions of filed judgment, Index Number 15235/82. Dated: October 4th, 1983. Herman Offen, Referee. Deutsch & Schneider, Attorney(s) for Plaintiff, 3450 Fulton Street, Brooklyn, N.Y. 11208.

SUPREME COURT - COUNTY OF BRONX, Federal National Mortgage Association, Plaintiff against James Washington, et al Defendant(s). Pursuant to a judgment of foreclosure and sale, entered herein and dated September 13th, 1983, I, the undersigned Referee, will sell at public auction at the Bronx County Courthouse, 851 Grand Concourse, Bronx, N.Y., in Room 118, Mezannine, on the 26th day of October, 1983, at 10:45 A.M., premises with diagram, briefly described as follows: On the west side of Creston Avenue, 147 feet north of 182nd Street, being a plot 120 feet by 25 feet and known as 2245 Creston Avenue, Bronx, N.Y.



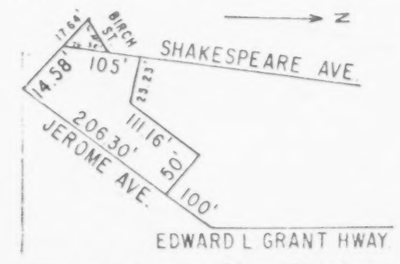
Approximate amount of lien $34,973.84 with interest and costs. Premises will be sold subject to provisions of filed judgment, Index Number 15948 82. Dated: October 4th, 1983. William E. Rosen, Referee. Howard Stein, Attorney(s) for Plaintiff, 176-60 Union Turnpike, Flushing, N.Y. 11366.

Auction Notice

Edward F. Fazio auctr. sells 8 A.M. 10/21/83 at 603-611 W. 129th St. 1974 Plymouth S/W PH46M4D101891 Re: V. Shatalov and 9 A.M. at 1828 Webster Ave. 1973 Chrysler CS43T3C177349 Re: T. Baptiste and 9:10 A.M. 1980 Dodge GH41CAG151467 Re: S. Jones and 9:20 A.M. 1979 Olds 3X69N9M197471 Re: H. Dunlop and 9:30 A.M. 1982 Subaru JF1AW44BZCC303814 Re: R. Davis and 9:40 A.M. 1974 Toyota RT114025562 RE: C.S. Tiong and 9:50 A.M. 1978 Subaru AL67L045924 Re: J.M. Cedeno and 10 A.M. 1977 Chevrolet 1X69U7J372447 Re: C. Pyne and 10:10 A.M. 1973 Ford 3Y87A132509 Re: K. Archibald and 10:20 A.M. 1980 Ford OT12A139817 Re: R. Ivan and 10:30 A.M. 1979 Datsun HLB210-925396 Re: M.T. Larkin and 12 P.M. at 74-38 Queens Blvd 1979 Chevrolet 1Z8789S439584 Re: C.A. Madera. Published 10 12,19 83.

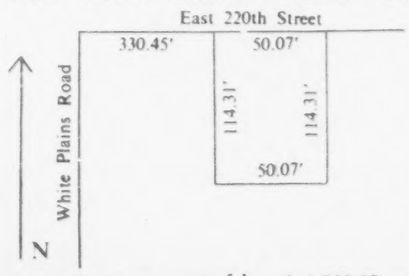
Notices of Foreclosure

SUPREME COURT - COUNTY OF BRONX Philip Hirsch, Plaintiff against 1171 Jerome Avenue Corp et al Defendant(s) Pursuant to a resettled judgment of foreclosure and sale, entered herein and dated July 21st, 1983, I, the undersigned Referee, will sell at public auction at the Bronx County Courthouse, 851 Grand Concourse , Bronx, N.Y., in Room 118, Mezannine, on the 31st day of October, 1983, at 10:00 A.M., premises with diagram, briefly described as follows: Lying and being in Bronx County, designated on the Tax Map for the City of New York, Bronx County, as Section 9, Block 2505, Lot 1 and more commonly known as 1171-1201 Jerome Avenue, Bronx, N.Y.



Approximate amount of lien $78,000.00 with interest and costs. Premises will be sold subject to provisions of filed judgment, Index Number 14141/82. Dated: October 5th, 1983. Charles Blum, Referee. Rudick Kirschner Rikon & Litman, Attorney(s) for Plaintiff, 150 Broadway, New York, N.Y. 10038.

SUPREME COURT - COUNTY OF BRONX Empbanque Capital Corp., Plaintiff against Ronald W. Bell, et al Defendant(s). Pursuant to a judgment of foreclosure and sale, entered herein and dated September 15th, 1983, I, the undersigned Referee, will sell at public auction at the Bronx County Courthouse, 851 Grand Concourse, Bronx, N.Y., in Room 118, Mezannine, on the 2nd day of November, 1983, at 10:30 A.M., premises with diagram, briefly described as follows:
On the south side of East 220th Street, 330.45 feet east of White Plains Road, being a plot 114.31 feet by 50.07 feet and known as 736 East 220th Street, Bronx, N.Y.



Approximate amount of lien $41,535.95 with interest and costs. Premises will be sold subject to provisions of filed judgment, Index Number 18026 79. Dated: October 11th, 1983. Harris J. Rakov, Referee. Deutsch & Schneider, Attorney(s) for Plaintiff, 3450 Fulton Street, Brooklyn, N.Y. 11208.

Foundation Notice

NOTICE
The annual report of **THE ANDREW GOODMAN FOUNDATION, INC.** for the fiscal year ended May 31, 1983 is available at its principal office located at 161 W. 86th St., N.Y.,N.Y. 10024 for inspection during regular business hours by any citizen who requests it within 180 days hereof. The Principal Manager of the Foundation is Dr. Carolyn Goodman Eisner. Dated: Oct. 12, 1983.

10/19/83
C0175-1

American Banker

The Only Daily Banking Newspaper

VOL. CXLVIII NO. 204 | Monday, October 17, 1983 | 148th Year

FDIC: Chase Used Threats, Coercion On Penn Square

By GORDON MATTHEWS

NEW YORK — The Federal Deposit Insurance Corp., as receiver for the defunct Penn Square Bank NA, has charged that Chase Manhattan Bank NA used "threats and coercion" to get $19 million from the Oklahoma City bank before its collapse in July 1982.

The allegations in federal district court in Oklahoma City come in a counterclaim to a Chase lawsuit. The New York bank says it was defrauded when it bought Penn Square loans with bogus collateral ranging from drilling rigs to thoroughbred race horses.

The FDIC alleges that Chase demanded and received the funds from Penn Square to keep its participation loans in the black, but did not credit Penn Square with the payments and has failed to return the funds to the receiver.

A Chase spokesman in New York said the FDIC counterclaim, which asks damages of $77 million, is "totally without merit." The bank, he emphasized, will "vigorously pursue" the claims in its own suit, which seeks damages of $72.5 million.

The banking industry was rocked when the FDIC liquidated Penn Square after its failure on July 5, 1982. The $460 million-deposit bank had expanded through energy lending and had sold $2 billion of loans to other banks, including $212.2 million to Chase.

The agency alleges that payments of interest and principal made to Chase in June 1982 were "in contemplation of the insolvency [of Penn Square] and with a view to the preference of Chase to the other creditors [of Penn Square]."

➳ Chase: Page 54

Top 300 Mortgage Firms Post Record Rise

By KENNETH J. HICKS

NEW YORK — The top 300 mortgage companies in the nation posted a record 23.8% increase in servicing over the year ended June 30. The previous record was 18.6% scored by the top 300 firms in the field in 1979. In 1982, the top 300 companies had a 13% increase in servicing.

This is one of the findings of the American Banker's 17th annual survey of the top 300 mortgage companies, published today.

The major reasons for the record gain were the reduction in interest rates, which increased the demand for housing finance; the continued consolidation of the mortgage industry; and the increased use of the secondary market for loan sales, especially through relatively new instruments such as the Federal Home Loan Mortgage Corp. participation certificates.

From June 1982 to June 1983, the interest rates on conventional home mortgages fell 304 basis points to 12.36% from 15.40%. As a result, the demand for housing rose, and housing starts jumped 54.2% — from 933,000 units for the year ended June 30, 1982, to 1.439 million for the 12 months ending June 30, 1983.

The consolidation of the mortgage industry began in 1979 when many of the smaller mortgage companies experienced cash-flow problems. And this trend has continued.

Says Lawrence J. Trautman, director of Donaldson, Lufkin & Jenrette's mortgage banking industry practice, "Consolidation continued as the smaller mortgage banking companies continued to sell loan-servicing portfolios at a brisk pace during the past year.

"While quality mortgage loan servicing portfolios continue to command historically high prices," Mr. Trautman adds,

➳ Mortgage Cos.: Page 6

3M Is One Company to Own a Bank

Small Minnesota Institution Has Grown with Industrial Giant

Special to the American Banker

ST. PAUL — Most people know that 3M Co. is a large and diversified company, making everything from Scotch tape to surgical masks to video recorders.

But what isn't generally acknowledged, even in 3M's annual report, is the fact that it owns a bank. In fact, 3M is one of the few commercial companies in the United States to own a bank.

"We started out in the back of a Warner's hardware store," recalled Robert Hubbell, president of the bank and the man who organized it 25 years ago. Mr. Hubbell, the bank's first employee and only president, also served as a teller and floor sweeper in those days.

Mr. Hubbell owned a small bank in Bruce, Wis., when he was hired by 3M, and was a bank examiner for the Federal Deposit Insurance Corp. before that.

3M

From its inception, the bank's growth has paralleled that of 3M, although on a much smaller scale. In 1958, when the bank was founded, 3M had revenues of about $300

➳ 3M: Page 6

SEC Plans Action Against Banks With Loan Woes

By SCOTT McMURRAY

WASHINGTON — The Securities and Exchange Commission is planning to take action in the next two months against several publicly owned banks with problem loans, according to an SEC official.

He said a number of cases concerned inadequate loan-loss reserves and the failure of banks to write off bad loans. Some cases also involve questionable loans to officers, he said.

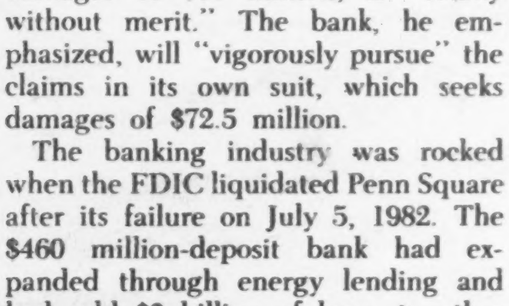
Although declining to be more specific, he said that several of the cases involve banks in the Southwest that have been hit hard by the collapse of regional companies tied to the petroleum industry.

The SEC is investigating the books

➳ SEC: Page 52

INSIDE

Mortgage Banking Fall Review



In today's feature section, Preston Martin says housing is playing its traditional role in leading the economic upturn, but he warns that high interest rates can still work mischief.....15

New NABW President

Karen Thomson, president of the National Association of Bank Women, is profiled....2

Visa ACH Test Ready

Visa is scheduled to begin a test of what appears to be the first private alternative to the Fed's automated clearing house.....3

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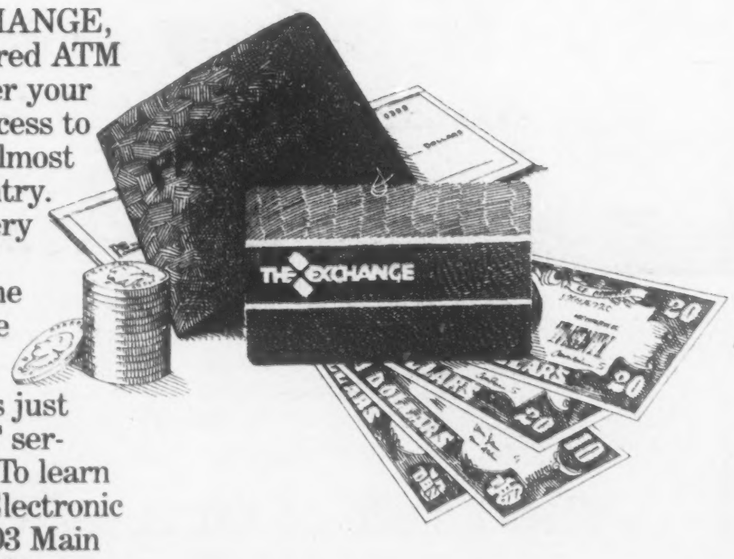

THE EXCHANGE is just one of the many EFT services ADP provides. To learn more, contact ADP Electronic Financial Services, 203 Main Ave., Clifton, NJ 07015. Phone: 201 365-7314.

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Cover 1, p.6, 26, 28, 30, 50.